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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-19 (canceled)

Claim 20 (previously presented): An information providing method using a first data holding device capable of holding data containing personal information identifying at least users and a second data holding device capable of holding data containing information identifying providers which provide at least products or services, the method comprising the following steps of:

transmitting data of the second data holding device from a communication terminal device, wherein the communication terminal device is a cellular telephone;

receiving data of the second data holding device and performing predetermined collation thereof, and upon obtaining positive collation results, transmitting a transaction processing continuation signal to the communication terminal device;

transmitting data of the first data holding device, wherein transmitting the data occurs via a cellular telephone network; and

performing, upon receiving said transmitted data of said first data holding device, predetermined processing based on the data, and holding at least processing data, wherein, in the data transmitting step of the first data holding device, identification information of the first data holding device is transmitted in addition to the data, and in the processing data holding step, collation of the identification information is performed, and in the event that positive collation results are obtained, predetermined processing is performed based on the data of the first data holding device.

Claim 21 (canceled)

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Claim 22 (original): An information providing method as claimed in Claim 20, wherein, in the transmitting step for the transaction processing continuing signal, location information of the communication terminal device is confirmed, and in the event that judgment is made that the communication terminal device is at a location matching pre-registered position information, a transaction processing continuing signal is transmitted.

Claim 23 (previously presented): An information providing method as claimed in Claim 20, wherein, in the transmitting step for the transaction processing continuing signal, location information of the communication terminal device is confirmed, and in the event that judgment is made that the communication terminal device is at a location matching pre-registered position information, a transaction processing continuing signal is transmitted.

Claim 24 (previously presented): An information providing method as claimed in Claim 20, wherein the first and second data holding devices are each IC cards.

Claim 25 (previously presented): A program for a computer, wherein the computer executes the steps of:

receiving data of a shop data holding device capable of holding data containing information identifying at least providers which provide products or services, transmitted from a communication terminal device, wherein the communication terminal device is a cellular telephone;

receiving data of the shop data holding device and performing predetermined collation thereof, and upon obtaining positive collation results transmitting a transaction processing continuation signal to the communication terminal device, wherein transmitting the transaction occurs via a cellular telephone communication network;

receiving data of a user data holding device capable of holding data containing personal information identifying at least users and terminal device identification information, transmitted from the communication terminal device, wherein the receiving data occurs via a cellular telephone communication network; and

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upon receiving the data of the user data holding device, performing predetermined processing based on the data, and holding at least processing data.

Claim 26 (original): A program as claimed in Claim 25, wherein, in the data reception, identification information of the user data holding device is received in addition to the data of the user data holding device;

and wherein, in the processing data holding, upon performing collation of the identification information and obtaining positive collation results, predetermined processing is performed based on the data of the user data holding device.

Claim 27 (original): A program as claimed in Claim 25, wherein, in the transaction processing continuing signal transmission, position information of the communication terminal device is confirmed, and in the event that judgment is made that the communication terminal device is at a pre-registered position, the transaction processing continuing signal is transmitted.

Claim 28 (canceled)